



Docket No. 4593-4000

UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Lee Salzmann, et al.

Group Art Unit: 3621

Serial No.: 10/678,118

Examiner: To Be Assigned

Filed: October 6, 2003

For: METHOD AND SYSTEM FOR MANAGING AND PREPARING
DOCUMENTATION FOR REAL ESTATE TRANSACTION

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

This Information Disclosure Statement is filed in accordance with 37 C.F.R. §§1.56, 1.97 and 1.98. The items listed on Form PTO-1449, a copy of which is enclosed, are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items and to independently ascertain their teaching.

1. For each of the following items listed on the enclosed copy of Form PTO-1449 that is not in the English language, an English language translation of that item or a portion thereof or a concise explanation of the relevance of that item is enclosed:

2. For each of the following items listed on the enclosed copy of Form PTO-1449 that is not in the English language, a concise explanation of the relevance of that item is incorporated in the specification of the above-identified application.
3. Any copy of the items listed on the enclosed copy of Form PTO-1449 that is not enclosed with this Information Disclosure Statement was previously cited by or submitted to the Patent and Trademark Office in application Serial No. 09/475,978, filed December 30, 1999.
4. No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:
 - 37 C.F.R. §1.97(b)(1), within three months of the filing date of a national application other than a CPA; or

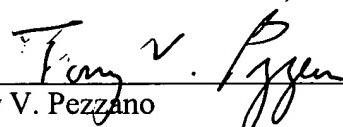
- 37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491 in an international application; or
 - 37 C.F.R. §1.97(b)(3), before the mailing date of a first Office action on the merits; or
 - 37 C.F.R. §1.97(b)(4) before the mailing date of a first office action after the filing of an RCE under §1.114.
5. No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 4 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 9 below.
6. A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 4 above but before the mailing date of a final action or a notice of allowance (where there has been no prior final action):
 - A check in the amount of \$180.00 is enclosed in payment of the fee.
 - Charge the fee to Deposit Account No. 13-4500, Order No. _____. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.
7. A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a notice of allowance, whichever comes first, but before payment of the issue fee, and is accompanied by:
 - a. one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 9 below; and
 - b. the fee due under 37 C.F.R. §1.17(p) which is paid as set forth in paragraph 11 below.
8. This Information Disclosure Statement is being filed in compliance with:
 - a. 37 C.F.R. §1.313(b)(3) or §1.313(c)(1), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition To Withdraw Application From Issue and fee pursuant to 37 C.F.R. §1.17(h);
 - b. 37 C.F.R. §1.313(c)(2) or §1.313(c)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Request for Continued Examination (RCE) or a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition To Withdraw Application From Issue and fee pursuant to 37 C.F.R. §1.17(h).

- c. The fee due under 37 C.F.R. §§1.17(h) is paid as set forth in paragraph 11 below.
9. I hereby certify that each item of information contained in this Information Disclosure Statement was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement.
- I hereby certify that no item of information in the Information Disclosure Statement filed herewith was cited in a communication from a foreign patent office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.
10. This document is accompanied by a Search Report Communication which was cited in a corresponding PCT or Foreign counterpart application
11. A check in the amount of \$ _____ is enclosed in payment of the fees due under 37 C.F.R. §§1.17(h) and 1.17(p).
- Charge the fees due under 37 C.F.R. §§1.17(h) and 1.17(p) to Deposit Account No. 13-4500, Order No. _____. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.
- The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 13-4500, Order No. 4593-4000. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Respectfully submitted,
MORGAN & FINNEGAN, L.L.P.

Dated: August 11, 2005

By:



Tony V. Pezzano
Registration No. 38,271

Correspondence Address:

MORGAN & FINNEGAN, L.L.P.
3 World Financial Center
New York, NY 10281-2101
(212) 415-8700 Telephone
(212) 415-8701 Facsimile



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INFORMATION DISCLOSURE CITATION	Attorney Docket: 4593-4000	Serial No.: 10/678,118
	Applicant: Lee Salzmann, et al.	
	Filing Date: October 6, 2003	Group Art Unit: 3621

U.S. PATENT DOCUMENTS

Examiner Initial	Patent Number	Issue Date	Name	Class	Sub-Class	Filing Date
	5,251,265	October 1993	Dohle et al.			
	5,257,320	October 1993	Etherington et al.			
	5,313,394	May 1994	Clapp			
	5,544,255	August 1996	Smithies et al.			
	5,584,025	December 1996	Keithley et al.			
	5,606,609	February 1997	Houser et al.			
	5,615,268	March 1997	Bisbee et al.			
	5,640,577	June 1997	Scharmer			
	5,664,115	September 1997	Fraser			
	5,689,567	November 1997	Miyauchi			

FOREIGN PATENT DOCUMENTS

Examiner Initial	Patent Number	Publication Date	Country	Class	Sub-Class	Translation
	2001084292 A	March 2001	Japan			

OTHER DOCUMENTS

	O'Sullivan, Orla, "Mecca Accelerated Closing And Delivery", Mortgage Technology, Fall, 1996, 4 pages.
	Chu, Francis, "EDS Is Building Paperless Mortgage Closing System", Real Estate Finance Today, Volume 13, Number 24, November 25, 1996, pages 7 and 24.
	Gerlach, Kara, "EDS Promotes Paperless Loan Closing Concept", Real Estate Finance Today, Volume 14, No. 7, March 28, 1997, pages 1 and 9.
	Cornwell, Ted, "EDS Advances the Paperless Mortgage", National Mortgage News, March 31, 1997, 1 page (page 17).
	Edmonson, R.G., "EDS introduces service to cut mortgage paperwork", Credit Union News, Vol. 17, No. 9; May 2, 1997, 2 pages (pages 12-13).
	"Accelerated Closing And Delivery Services", EDS Electronic Mortgage Services, October 3, 1997, 1 page.
	Maynard Mortgages.com, Builder, Volume 22, No. 11, pages 150-158, September 1999.

Examiner	Date Considered
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP §609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.	

FORM PTO-149 INFORMATION DISCLOSURE CITATION	Attorney Docket: 4593-4000	Serial No.: 10/678,118
	Applicant: Lee Salzmann, et al.	
	Filing Date: October 6, 2003	Group Art Unit: 3621

U.S. PATENT DOCUMENTS						
Examiner Initial	Patent Number	Issue Date	Name	Class	Sub-Class	Filing Date
	5,748,738	May 1998	Bisbee et al.			
	5,752,152	May 1998	Gasper et al.			
	5,774,887	June 1998	Wolff et al.			
	5,799,157	August 1998	Escallon			
	5,867,153	February 1999	Grandcolas			
	5,878,403	March 1999	DeFrancesco et al.			
	5,893,914	April 1999	Clapp			
	6,011,873	January 2000	Desai et al.			
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	6,260,024	July 2001	Shkedy			
	6,266,771	July 2001	Bellare et al.			
	6,292,788	September 2001	Roberts et al.			
	6,307,955	October 2001	Zank et al.			
FOREIGN PATENT DOCUMENTS						
Examiner Initial	Patent Number	Publication Date	Country	Class	Sub-Class	Translation
OTHER DOCUMENTS						

Examiner	Date Considered
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP §609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.	